

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known) _____

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Ashraf

First name

A.

Middle name

Hamodeh

Last name and Suffix (Sr., Jr., II, III)

Iris

First name

H.

Middle name

Pulido

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-7911

xxx-xx-2610

Debtor 1 **Ashraf A. Hamodeh**
Debtor 2 **Iris H. Pulido**

Case number (if known) _____

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☒ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

**2455 Clarke St.
River Grove, IL 60171**

Number, Street, City, State & ZIP Code

Cook

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Ashraf A. Hamodeh**
Debtor 2 **Iris H. Pulido**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee**
- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?**
- ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- ☒ No
- ☐ Yes.
- | | |
|-----------------------------|---------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
-
11. **Do you rent your residence?**
- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Ashraf A. Hamodeh**
Debtor 2 **Iris H. Pulido**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **Ashraf A. Hamodeh**
Debtor 2 **Iris H. Pulido**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	<div>16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”</div> <div><input type="checkbox"/> No. Go to line 16b.</div> <div><input checked="" type="checkbox"/> Yes. Go to line 17.</div> <div>16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.</div> <div><input type="checkbox"/> No. Go to line 16c.</div> <div><input type="checkbox"/> Yes. Go to line 17.</div> <div>16c. State the type of debts you owe that are not consumer debts or business debts</div>		
17. Are you filing under Chapter 7?	<div><input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.</div> <div><input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>		
18. How many Creditors do you estimate that you owe?	<div><input checked="" type="checkbox"/> 1-49</div> <div><input type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div>	<div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div>	<div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> More than 100,000</div>
19. How much do you estimate your assets to be worth?	<div><input checked="" type="checkbox"/> \$0 - \$50,000</div> <div><input type="checkbox"/> \$50,001 - \$100,000</div> <div><input type="checkbox"/> \$100,001 - \$500,000</div> <div><input type="checkbox"/> \$500,001 - \$1 million</div>	<div><input type="checkbox"/> \$1,000,001 - \$10 million</div> <div><input type="checkbox"/> \$10,000,001 - \$50 million</div> <div><input type="checkbox"/> \$50,000,001 - \$100 million</div> <div><input type="checkbox"/> \$100,000,001 - \$500 million</div>	<div><input type="checkbox"/> \$500,000,001 - \$1 billion</div> <div><input type="checkbox"/> \$1,000,000,001 - \$10 billion</div> <div><input type="checkbox"/> \$10,000,000,001 - \$50 billion</div> <div><input type="checkbox"/> More than \$50 billion</div>
20. How much do you estimate your liabilities to be?	<div><input type="checkbox"/> \$0 - \$50,000</div> <div><input checked="" type="checkbox"/> \$50,001 - \$100,000</div> <div><input type="checkbox"/> \$100,001 - \$500,000</div> <div><input type="checkbox"/> \$500,001 - \$1 million</div>	<div><input type="checkbox"/> \$1,000,001 - \$10 million</div> <div><input type="checkbox"/> \$10,000,001 - \$50 million</div> <div><input type="checkbox"/> \$50,000,001 - \$100 million</div> <div><input type="checkbox"/> \$100,000,001 - \$500 million</div>	<div><input type="checkbox"/> \$500,000,001 - \$1 billion</div> <div><input type="checkbox"/> \$1,000,000,001 - \$10 billion</div> <div><input type="checkbox"/> \$10,000,000,001 - \$50 billion</div> <div><input type="checkbox"/> More than \$50 billion</div>

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ashraf A. Hamodeh

Ashraf A. Hamodeh

Signature of Debtor 1

/s/ Iris H. Pulido

Iris H. Pulido

Signature of Debtor 2

Executed on December 7, 2017
MM / DD / YYYY

Executed on December 7, 2017
MM / DD / YYYY

Debtor 1 **Ashraf A. Hamodeh**
Debtor 2 **Iris H. Pulido**

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Adam B. Bourdette

Signature of Attorney for Debtor

Date

December 7, 2017

MM / DD / YYYY

Adam B. Bourdette 6325542

Printed name

Ledford, Wu & Borges, LLC

Firm name

105 W. Madison

23rd Floor

Chicago, IL 60602

Number, Street, City, State & ZIP Code

Contact phone **312-853-0200**

Email address

notice@billbusters.com

6325542

Bar number & State

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Northern District of Illinois

In re **Ashraf A. Hamodeh**
Iris H. Pulido

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	530.00
Prior to the filing of this statement I have received	\$	530.00
Balance Due	\$	0.00

2. \$ **335.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Attorney's representation of debtors is conditioned on debtors entering into an agreement after the filing of the case to pay Attorney for services rendered after filing of the case. Should debtors fail to enter into such an agreement, the court may allow Attorney to withdraw from representation of debtors on motion of attorney.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions or any other adversary proceeding; conversion from one chapter to another; reopening of a closed case; judicial lien avoidance; amending a petition, list, schedule or statement post-filing not due to Attorney's fault; and attending additional creditors' meetings due to debtors' failure to attend the meeting without a good reason and prior notice.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

December 7, 2017

Date

/s/ Adam B. Bourdette

Adam B. Bourdette 6325542

Signature of Attorney

Ledford, Wu & Borges, LLC

105 W. Madison

23rd Floor

Chicago, IL 60602

312-853-0200 Fax: 312-873-4693

notice@billbusters.com

Name of law firm

BILLBUSTERS

Document Page 9 CHAPTER 7 DISCLAIMER

Ledford, Wu & Borges, LLC.
Giving Consumers a Fighting Chance!

I/We have retained Ledford, Wu & Borges, LLC. to represent me/us in a Chapter 7 bankruptcy case. I/We hereby acknowledge that my attorneys have advised me/us of the following:

1. The following types of debt, including interest and penalty, are or may be non-dischargeable in Chapter 7:

- | | |
|---|---|
| <input checked="" type="checkbox"/> Federal & State Income Taxes | <input checked="" type="checkbox"/> Debt that was or could have been listed in a prior bankruptcy where discharge was either denied or waived |
| <input checked="" type="checkbox"/> Debt incurred by fraud, defalcation, embezzlement or larceny | <input type="checkbox"/> Debt incurred as a result of injury or death due to driving under the influence (DUI) |
| <input checked="" type="checkbox"/> Overpayment of governmental benefits due to fraud | <input type="checkbox"/> Debt incurred to pay a nondischargeable tax |
| <input checked="" type="checkbox"/> Debt incurred within 90 days prior to filing for Chapter 7 | <input type="checkbox"/> Debt incurred under a property settlement during a divorce |
| <input type="checkbox"/> Unlisted debt that is known of at the time of filing | <input type="checkbox"/> Condominium or Homeowners Association dues that come due after the Chapter 7 is filed but before title of the property is transferred to another party |
| <input checked="" type="checkbox"/> Domestic support obligations including child support arrears, alimony and guardian ad litem fees | <input type="checkbox"/> Outstanding court costs owed |
| <input type="checkbox"/> Debt caused by a willful and malicious injury to another | <input type="checkbox"/> Other: _____ |
| <input checked="" type="checkbox"/> Governmental fines and penalties (including parking tickets, traffic tickets, red light violations and toll violations) | |
| <input checked="" type="checkbox"/> Student loans, educational loans and/or tuition | |
| <input type="checkbox"/> Criminal Restitution | |

2. Any asset with a value exceeding the exemption limit may be taken by the Chapter 7 Trustee and liquidated (sold), including but not limited to:

- | | |
|--|---|
| <input type="checkbox"/> Home equity exceeding \$15,000 per titleholder who is filing for Chapter 7 protection | <input type="checkbox"/> Any non-retirement financial assets exceeding the cumulative personal property exemption of \$4,000 |
| <input type="checkbox"/> Any equity in real estate that is not the principal residence of the titleholder | <input type="checkbox"/> Any office equipment, business equipment, tools and other property used for employment exceeding \$1,500 per owner |
| <input checked="" type="checkbox"/> Equity in one motor vehicle that is the principal mode of transportation exceeding \$2,400 | <input type="checkbox"/> Any claim or right to sue for money damages caused by a personal injury exceeding \$15,000 |
| <input type="checkbox"/> Any equity in a motor vehicle that is not the principal mode of transportation | <input type="checkbox"/> Any claim or right to sue for money damages for any other non-exempt legal action |
| <input checked="" type="checkbox"/> Any personal property not otherwise exempt where the cumulative value exceeds \$4,000 | <input type="checkbox"/> Any claim to collect past due wages, commissions or other ordinary income up to 15% of the amount due |
| <input checked="" type="checkbox"/> Any wearing apparel that is not reasonably necessary | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Any cash value in whole life insurance that is not otherwise exempt | |

3. ☒ Prior to filing this Chapter 7, a judgment may become a lien that gets attached to my property. I/We may not be able to have that lien removed in bankruptcy or there may be additional fees to remove that lien in bankruptcy.

4. ☒ Throughout this Chapter 7, my attorneys owes a duty of care or loyalty only to me/us. My bankruptcy may adversely affect a co-owner's property interest, a cosigner's credit or subject a cosigner to collection efforts.

5. ☒ The court may dismiss my Chapter 7 or require conversion to a Chapter 13 bankruptcy either because a presumption of abuse arises or the court determines that I/we have the ability to repay a significant portion of my/our debt. In the event of conversion, additional fees for a Chapter 13 bankruptcy may apply.

6. ☒ The Chapter 7 Trustee may try to recover any payments made within the one year prior to filing for bankruptcy to friends, family members, insiders or other unsecured creditors.

7. ☒ The Chapter 7 Trustee may try to invalidate and vacate any transfers of property, real or personal, made within the four years prior to filing for bankruptcy.

8. ☒ Filing a Chapter 7 bankruptcy will not transfer title to any real estate being surrendered. In order for title to transfer, either a sale, foreclosure, short sale or deed in lieu of foreclosure must be completed outside of bankruptcy.

The above having been explained and understood, I direct my attorneys to proceed with filing my Chapter 7 bankruptcy case and will hold my attorneys harmless for the consequences thereof. I/we understand that any attempt to transfer, hide or conceal any asset may subject me/us to civil and/or criminal penalties.

x

x

Date

10/27/17

1. **Parties.** In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" means the law firm of Ledford, Wu & Borges, LLC. and its staff attorneys. This contract shall supersede any prior contracts and agreements between the parties to the extent of any inconsistencies.

2. **Services and Fees:** Client retains Attorney for the following services:

☒ Chapter 7: (Split Fee): Client retains Attorney to counsel and represent Client for all purposes in the bankruptcy case, subject to exceptions in section 3. However, Attorney's representation of Client is conditioned on Client entering into an agreement after the filing of the case to pay Attorney for services rendered after the filing of the case. Should Client fail to enter into such an agreement, the court may allow Attorney to withdraw from representation of Client on motion of Attorney.

Pre-filing Legal Fees \$ 530 Pre-filing Expenses \$ 0 Filing Fee \$335.00/Installments: Total Pre-Filing \$ 865
It is anticipated that Client will enter into a post-filing agreement with Attorney for representation through bankruptcy discharge. Client acknowledges that there is no obligation to enter into such an agreement and that any anticipated fees are not agreed to at this time.

Anticipated Post-Filing Fees & Expenses (A separate post-filing contract is required): \$ 1000.00

☐ Chapter 7 (Complete fee): \$ PLUS \$335 filing fee (court cost): Total Pre-Filing \$

Payments: Total Due Pre-filing: \$ 865 less retainer received: \$ 106 Balance Due to File: \$ 765

The legal fee is an ☒ advance payment retainer ☐ security retainer ☐ classic retainer, and is a flat fee unless otherwise stated. Attorney is unable to represent Client with a classic or security retainer, as that would be within the reach of Client's creditors. Should hourly billing be necessary, Attorney's billing rates are \$350-\$400/hour for partners, \$300/hour for associates, and \$90/hour for law clerks. The filing fee, expenses and billing rates subject to change at any time.

The legal fee covers the initial consultation and all subsequent work agreed to above. All fees above are to be paid in full before filing. The case may be closed if the fees are not paid timely. Additional legal fees and court costs may apply, and a separate contract may be required, in the event of conversion from one chapter to another, amending required documents, attending additional creditors' meetings, reopening of a closed case, unnecessary work caused by Client's delay, or any other fact not known to Attorney in writing at the time of the initial consultation that complicates the case. NSF checks will be assessed a \$30 fee.

3. **Scope of Representation:**

- (a) Attorney will counsel and represent Client in all aspects of the above matter as elected in Paragraph 2 EXCEPT: (1) adversary proceedings; (2) § 722 redemption; (3) judicial lien avoidance; (4) post-discharge litigation; (5) appeals; (6) other
(b) Attorney may agree, but is not obligated, to represent Client in the above excluded matters for an additional fee, to be agreed upon separately by the parties with a separate retention agreement.

4. **Initial Consultation.** Client acknowledges that Attorney has explained the following (please initial):

- ☒ The options of Chapter 7 and Chapter 13 and that Client has made the choice identified in Paragraph 2
☒ The concepts of exemption, discharge and dischargeability, and pre-filing and post-filing procedures
☒ The difference among various types of retainer and that Client has made the choice identified in Paragraph 4
☒ TIME IS OF THE ESSENCE. Any delay on Client's part may disqualify Client for the type of relief elected or otherwise adversely affect Client's case. Attorney may not be able to file the case, or take other necessary actions, until all requested documents and/or information, including but not limited to a certificate of credit counseling, are received by Attorney

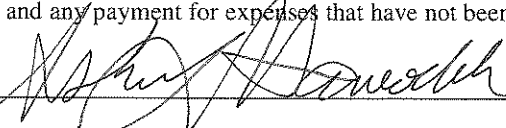
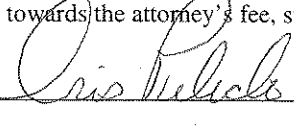
Client understands that the advice given during the initial consultation is preliminary and based on the information available at the time, and may change as the case is further analyzed, more facts discovered, or Client's circumstances or the law changed.

5. **Client's Duties.** Client agrees, during the course of representation, to:

- (a) provide Attorney with full, accurate and timely information, financial and otherwise;
(b) follow Attorney's procedures and cooperate with Attorney in providing requested documents;
(c) promptly inform Attorney of any change of address, phone number, e-mail address or employment, or activation of military duty;
(d) inform Attorney before buying, selling, refinancing or transferring any real or personal property in which Client has an interest, and before incurring any debt, including but not limited to applying for any loan, credit card or line of credit, or using an existing credit card; and
(e) promptly inform Attorney if Client becomes entitled to an inheritance, an asset as a result of a property settlement agreement with Client's spouse or a divorce decree, life insurance proceeds, or a monetary judgment, award or settlement.

6. **Co-counsel.** Client understands that more than one attorney may work on this case. Where necessary, Client agrees to employ one or more of the following outside counsel, at Attorney's expense, to work on this case: Kathleen W. Vaught, Kelly M. Johnson, Wayne J. Skelton, Christina Banyon, David Hall Carter, Derek Lofgren and/or

7. **Termination.** Client may discharge Attorney at any time, subject to payment of any fee owed for the services already rendered. Attorney may terminate the representation as permitted by the Illinois Rules of Professional Conduct and Local Bankruptcy Rules. Any flat fee for a bankruptcy case is advance payment for future services, becomes Attorney's property upon receipt, and is nonrefundable upon filing of the petition. In the event the representation is terminated by either party before filing and Client has paid Attorney more than \$300, Attorney will provide Client with a detailed itemization of the services rendered in support of any fee charged at the rate set forth in Paragraph 2, Client will reimburse Attorney for any expenses, including those that otherwise would be free of charge, and Client authorizes Attorney to apply the filing fee and any payment for expenses that have not been incurred towards the attorney's fee, subject to the requirements set forth herein.

X  X 
Attorney signature: ARDC #

Date: 10/27/17

AmSher Collection Srv
4524 Southlake Parkway
Suite 15
Hoover, AL 35244

ARS/Account Resolution Specialist
Po Box 459079
Sunrise, FL 33345

Capital One
Attn: General Correspondence/Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Chase Card
Attn: Correspondence Dept
Po Box 15298
Wilmington, DE 19850

Chgo Are Ocu
600 W Madison
Chicago, IL 60661

Choice Recovery Inc
1550 Old Henderson Rd Ste 100
Columbus, OH 43220

FedLoan Servicing
Attention: Bankruptcy
Po Box 69184
Harrisburg, PA 17106

Markoff Law LLC
29 N. Upper Wacker Dr. #550
Chicago, IL 60606

Med Business Bureau
1460 Renaissance Dr #400
Park Ridge, IL 60068

Navy Fcu
Po Box 3000
Merrifield, VA 22119

Navy Federal Cr Union
Attn: Bankruptcy
Po Box 3000
Merrifield, VA 22119

OneMain Financial
Attn: Bankruptcy Department
601 Nw 2nd St #300
Evansville, IN 47708

Opportunity Finance
130 E Randolph St
Suite 3400
Chicago, IL 60601

Snchnfin
2 Transam Plaza Dr
Oak Brook Terrace, IL 60181

Syncb/car Care Bruneel
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

T Mobile USA Inc.
Attn: Bankruptcy Dept.
PO Box 53410
Bellevue, WA 98015